

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**FEIN, SUCH, KAHN & SHEPARD PC**

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Attorneys for Movant

JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION as servicer for U.S. BANK  
NATIONAL ASSOCIATION, AS TRUSTEE FOR  
WASHINGTON MUTUAL MSC MORTGAGE  
PASS-THROUGH CERTIFICATES SERIES  
2003-S13

JILL A. MANZO, ESQ.

CH2772

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In Re:

MARK RANUCCI dba  
ONESOURCE TITLE GROUP and  
LISA RANUCCI

Debtor(s).



Order Filed on October 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-23067 MBK  
Chapter: 13

Hearing Date: June 25, 2019

Judge: Honorable Michael B.  
Kaplan

Recommended Local Form:  Followed  Modified

ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS

The relief set forth on the following page(s) is hereby ORDERED.

DATED: October 11, 2019

Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant:

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WASHINGTON MUTUAL MSC MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13

Applicants' Counsel:

Fein, Such, Kahn & Shepard, P.C.

Debtors' Counsel:

BRIAN GREGORY HANNON

Property Involved (Collateral")

611 GRASSMERE AVENUE  
INTERLAKEN, NJ 07712

Relief sought:

- Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtors are overdue for 4 months, from July, 2019 to October, 2019.
- The Debtors are overdue for 4 payments at \$2,843.69 per month with \$1,489.82 in suspense.
- The Debtors are assessed for N/A late charges at N/A per month.
- Applicant acknowledges receipt of funds in the amount of N/A received after the motion was filed.

Total Arrearages Due \$9,884.94.

2. Debtors must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$2,843.69. Payment shall be made no later than October 15, 2019.
- Beginning on November 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$2,843.69.

- Beginning November, 2019 through March, 2020, additional monthly cure payments shall be made in the amount of \$1,173.54 and one additional monthly cure payment shall be made in the amount of \$1,173.55 for April, 2020.
- The amount of \$N/A shall be capitalized in the Debtors' Chapter 13 plan. The Debtors' monthly payment to the Chapter 13 Trustee is modified to be \$N/A per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Immediate payment: JPMorgan Chase Bank, N.A.  
Attn: Bankruptcy Department  
3415 Vision Drive  
OH4-7133  
Columbus, OH 43219
- Regular monthly payment: JPMorgan Chase Bank, N.A.  
Attn: Bankruptcy Department  
3415 Vision Drive  
OH4-7133  
Columbus, OH 43219
- Monthly cure payment: JPMorgan Chase Bank, N.A.  
Attn: Bankruptcy Department  
3415 Vision Drive  
OH4-7133  
Columbus, OH 43219

4. In the event of Default:

- If the Debtors fail to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

- If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorneys fees of \$N/A, and costs of \$N/A.

The fees and costs are payable:

- through the Chapter 13 plan.
- to the Secured Creditor within \_\_\_\_\_ days.
- Attorneys' fees are not awarded.

6. Upon dismissal, discharge, chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding, payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Real Property and/or against the Debtors.